

MSLAA
APPROVED RISK LIST – EFFECTIVE 7/1/2004

AL-AUTOMOBILE LIABILITY

1. GARAGE LIABILITY – RECREATIONAL VEHICLE DEALERS ** new 11/7/2001**
2. GARAGE LIABILITY – ENVIRONMENTAL IMPAIRMENT (SERVICE STATIONS/BULK PLANTS)
3. RESERVED FOR FUTURE USE **deletion 6/3/04**
4. EMERGENCY VEHICLES
5. AUTO RACING / RV RACING **new 4/8/2003**
6. GARAGE LIABILITY – RECREATIONAL VEHICLE REPAIR / SERVICE (NON DEALER)

AP – AUTOMOBILE PHYSICAL DAMAGE

1. EMERGENCY VEHICLES
2. RESERVED FOR FUTURE USE **deleted 6/3/04**
3. RECREATIONAL VEHICLE DEALERS
4. USED AUTOMOBILE DEALERS

AV – AVIATION / AIRCRAFT LIABILITY AND HULL

1. AIR AMBULANCE
2. EXPERIMENTAL
3. GLIDERS – COMMERCIAL
4. HOT AIR BALLOONS
5. SLUNG CARGO
6. HELICOPTER OPERATORS
7. AERIAL APPLICATORS
8. AERIAL TANKERS / WATER BOMBERS
9. EXCESS AVIATION LIABILITY

FA – FIRE AND ALLIED LINES

1. AMUSEMENT PARKS & DEVICES (NOT GAMBLING MACHINES)
2. CARNIVALS / EXHIBITIONS / CONCERTS / FIRE WORKS **revised 6/3/04**
3. UNPROTECTED SEASONAL OPERATIONS
4. WOODWORKING PROPERTY (W/O A CENTRAL DUST COLLECTION SYSTEM)
5. BAR & TAVERN PROTECTION CLASS 9 & 10 ONLY (NO RESTAURANTS) ** new 11/7/2001**
6. APARTMENT BUILDINGS (OVER 4 UNITS) (UNITS OVER 20 YEARS OLD) ** new 4/8/2003**
7. VACANT BUILDINGS
8. RESTAURANTS – WITHOUT AUTOMATIC FIRE SUPPRESSION SYSTEMS
9. SAWMILLS / FOREST PRODUCTS MANUFACTURING
10. PAWN SHOPS / SECOND-HAND STORES
11. WELDING (CLASSIFICATION CODE #6850 IN COMM'L LINES MANUAL)

GL - GENERAL LIABILITY

1. AMUSEMENT PARKS & DEVICES (NOT GAMBLING MACHINES)
2. MANUFACTURING / APPLICATION / TRANSPORTATION / STORAGE OF: ANHYDROUS AMMONIA / FERTILIZERS / HERBICIDES / PESTICIDES
3. CONTESTS: AVIATION / MOTOR VEHICLE / WATER CRAFT / RODEOS **revised 6/3/04**
4. BUILDING DEMOLITION AND/OR MOVING
5. CARNIVALS / EXHIBITIONS
6. UNSUPPORTED FARM LIABILITY
7. BLASTING CONTRACTORS
8. PRE-RELEASE CENTERS
9. SALVAGE YARDS
10. MOUNTAIN CLIMBING / ICE-CLIMBING / ROCK CLIMBING **revised 6/3/04**
11. RAILROAD LIABILITY / RAILROAD PROTECTIVE (MONOLINE) **revised 11/7/2001**

GL – GENERAL LIABILITY (CON'T)

12. MERCHANT POLICE
13. SKI AREA OPERATIONS, INCLUDING TOWS AND LIFTS
14. FIREWORKS DISPLAY (ONLY)
15. YOUTH GROUP HOMES **new 11/7/2001**
16. RECREATIONAL VEHICLE RENTAL
17. RESIDENTIAL HEALTH CARE CLASS A (NOT INCLUDING ADULT DAY CARE) **new 4/8/2003**
18. NURSING HOMES (CLASS B) **new 11/7/2001**
19. RESERVED FOR FUTURE USE **deletion 4/8/2003**
20. FIRE SUPPRESSION SYSTEMS / ALARM SYSTEMS – INSTALLATION AND SERVICE
21. OPEN DITCH OR CANAL LIABILITY
22. SHOOTING CLUBS AND SHOOTING RANGES
23. UNDERGROUND STORAGE TANK MANUFACTURING / REMOVAL
24. MONOLINE THIRD PARTY BROAD FORM PROPERTY DAMAGE
25. TREE TRIMMERS
26. VACANT BUILDINGS
27. WELDING (CLASSIFICATION CODE #99969 IN COMM'L LINES MANUAL)
28. TATOOING, SCARIFICATION, BODY PEIRCING **new 11/7/2001**

IM – INLAND MARINE

1. BRIDGES
2. COLLECTIBLES DEALER (SPORTS CARDS, COINS, STAMPS, ETC.) **revised 11/7/2001**
3. RESERVED FOR FUTURE USE **deletion 11/7/2001**
4. TUNNELING
5. CARGO FOR TAXI
6. CARGO – HOUSE MOVING (NOT MOBILE HOMES)
7. WELDING EQUIPMENT

MS – MISCELLANEOUS SPECIALTY LINES

1. ASBESTOS AND/OR RADON ABATEMENT – ALL COVERAGES
2. EXPLOSIVE / AMMUNITION (GUN POWDER) MANUFACTURING OR SALES OR STORAGE
3. MINING – ALL COVERAGES
4. OIL & GAS (PRODUCTION / REFINING / EXPLORATION / SERVICE (NOT GAS STATIONS)
5. RESERVED FOR FUTURE USE **deletion 11/7/2001**
6. WORKERS' COMPENSATION (EXCESS)
7. RESERVED FOR FUTURE USE
8. RESERVED FOR FUTURE USE
9. MONOLINE LIQUOR LEGAL LIABILITY **revised 11/7/2001**
10. ENVIRONMENTAL IMPAIRMENT – POLLUTION

PL – PROFESSIONAL LIABILITY

1. MONOLINE AMBULANCE PERSONNEL / EMT
2. THROUGH 5. RESERVED FOR FUTURE USE
6. HEALING ARTS (i.e. NATUROPATHIC)
7. RESERVED FOR FUTURE USE
8. PSYCHOLOGIST / SOCIOLOGIST / COUNSELORS
9. RESERVED FOR FUTURE USE
10. DESIGN BUILDERS (CONTRACTORS ONLY)
11. RESERVED FOR FUTURE USE
12. PROPERTY MANAGEMENT (MONOLINE) **revised 11/7/2001**
13. RESERVED FOR FUTURE USE
14. REAL ESTATE INSPECTORS
15. ENVIRONMENTAL CONSULTANTS
16. MEDICAL LABS / BLOOD LABS